



## Lincoln Sailors and Safety Go Hand-in-Hand

By MC1(SW) JOAQUIN JUATAI  
Penny Press staff

The men and women of the Abraham Lincoln Carrier Strike Group (ALCSG) took time during their transit West to the Hawaii Operations Area to pause and consider the importance of safety in all that they do. The planned Safety Stand Down, held March 7, also fell in with a mandatory Aviation Safety Stand Down ordered by the Commander, Naval Air Forces (CNAF) over the weekend in response to the rising number of incidents involving aircraft over the past several months.

According to Cmdr. Troy Johnson, Safety Officer aboard USS Abraham Lincoln (CVN 72), the fact that CNAF ordered a Navy-wide Aviation Safety Stand Down that fell on the same day merely added to the already strong sense of the importance of keeping safety top priority as ALCSG deploys.

"As we prepared for deployment, safety was one of the foremost concerns of both the strike group commander and the captain of the ship," said Johnson. "Early on, we determined



Photo by MCSN James Evans

**AMAN Daniel Macbride carries a bin for collecting Foreign Object Damage (FOD) debris as the crew of Lincoln participated in a FOD walkdown training on the flightdeck March 7, 2006.**

that we were going to do a Safety Stand Down."

Johnson explained that, at the direction of Commander,

**Turn to Safety , Page 4**

## RSEP Briefs Educate Lincoln Sailors

By MC2 MICHAEL HART  
Penny Press staff

Sailors from Abraham Lincoln Carrier Strike Group (ALCSG) recently had the opportunity to attend Regional Security Program (RSEP) Briefs while underway.

The briefs covered topics ranging from the overall picture of a Security Affairs Program to China's rise as an economic power in the world.

"These briefs help Sailors better understand how the world works," said Rear Adm. Stephen Loeffler, retired, director of program development and regional

security education.

The briefs, which are as varied as the regions Naval vessels deploy to, are designed to give Sailors a better view on the foreign ports that they'll visit at anytime during a deployment.

**Turn to RSEP, Page 5**

Inside

FLTCM reminds you to be careful when looking for a loan...

... pg. 3



Check out what it takes to be a radio DJ and how you can do it onboard...

... pg. 9



SPOTLIGHT SAILOR.....	2
SAFETY SAILOR.....	4
SHIPMATES.....	10

## Local Stories

### Spotlight Sailor

PHOTO AND DATA COMPILED BY MCSN JAMES EVANS



#### OS3 William Rennison

CSG-9

Joined the Navy:

August 12, 2002

Reason he joined the Navy:

"I decided to join because of the September 11 terrorist attacks."

Advice to new Sailors:

"Stand out. Don't just do mediocre work, always do your best."

FCCS(SW/AW) David Charlesworth, Franks' LPO, talks about his "Spotlight Sailor:"

"Rennison is a well rounded individual who has done a lot in many different areas. He filled some pretty big shoes."



#### March 3, 1783

USS Alliance, commanded by Capt. John Barry, defeats HMS Sybil in final naval action of the Revolution in West Indies waters.



**ATTENTION  
ON DECK!!!**

### PRT News!

The Spring 06 PFA cycle will be conducted between 15-21 May. This cycle will only evaluate the Body Composition Assessment (BCA). The command is waived from PRT portion for this cycle's PFA due to deployment. Since this cycle is approaching quickly (11 weeks) it is important for everyone to begin preparing. By the way, the fall PFA will be conducted during the 3rd/4th week of September in Bremerton. Prepare now before it's too late!

The Penny Press is an authorized publication for members of the military services and their families. Its content does not necessarily reflect the official views of the U.S. Government, the Department of Defense, the Department of the Navy, or the Marine Corps and does not imply endorsement thereby. All articles are subject to editing. Due to a need for timely news stories, there is no guarantee when a particular story will run.

Commanding Officer.....	Capt. C.A. McCawley
Executive Officer.....	Capt. David Lausman
Public Affairs Officer.....	Lt. Cmdr. John Filostrat
Media Dept. LCPO.....	MCCS(SW/AW) Jon Annis
Editor.....	MCSN Nikki Nester
Staff.....	MC1(SW) Joaquin Juatai
	MC1 Michael Murdock
	MC2 David Poe
	MC2 Michael Cook
	MC2 Michael Hart
	MC3 James McGury
	ET3 George Mann
Webmaster.....	

**Special thanks to Abe's Print Shop.  
Though their names may not be in the  
"Penny Press," their hard work brings  
every page to  
you, every week.**



## Column

# Avoid "Payday Pirates"!

By FLTCM(AW/SW) JON R. THOMPSON  
*Special to the Penny Press*

Hoo-yah, Warriors! Going to get straight to the point on this article because the subject is that hot -- payday lenders or what is often referred to as predatory lenders. This is a must read for all military personnel, ombudsmen and family members.

Recently you've probably heard or seen several personnel in leadership positions talk about the payday lenders ... with all this talk there must be a reason.

Financial issues account for a big portion of the deckplate issues we as leaders see daily, and hopefully by this article you will know where to go for help before it becomes an issue (proactive) and also where to go if you are currently in financial trouble (reactive).

The fastest growing reason contributing to financial trouble is the use of the payday loans or predatory lenders. These "payday pirates," as I like to think of them, are not interested in helping you out. Trust me on that. They are interested in one thing -- making money and making it off of you and if you use them they will win and you will lose ... every time.

According to the Federal Trade Commission, a cash advance loan secured by a personal check - such as a payday loan - is very expensive credit. Here's how it works:

If you need: \$300 Payday lenders lend you \$300 against your paycheck in two weeks. You should pay them \$360 in two weeks (lending charges). You can't pay, so you roll it over: \$360 against next pay check. After one month, you now owe: \$440 (more interest, lending charges)

And so on. Each time you roll it over, the charges and interest build.

They'll say the fees are just \$20 per \$100 borrowed -- and also say that many

credit cards charge 24 percent interest or more. But that 24 percent figure is the **annual** rate. Payday loans are **two-week loans** that turn into long-term debt, and **their annual interest rates can easily surpass 400 percent. So Bottom line: This is not a good deal!**

The payday pirate is making about \$100 a month - \$1,300 a year for every customer and spending only \$300. It's a great deal -- for them. For you "not so much."

I cannot imagine anyone in his or her right mind signing up for a 400 percent loan. I cannot imagine anyone OUT of his or her right mind signing up for this scam.

Let me share with you the words from Rear Adm. William French up in the Pacific Northwest.

"I have personally witnessed the detrimental impact of payday lending on military families and the drain it has had on military readiness."

O.K., I think now you know this is a huge concern for our Navy. We've got to engage at all levels. Payday pirates can have a huge impact on your credit rating -- which helps you get a legitimate loan. Indebtedness can hinder your military career; it will cause a lot of stress at home; and it can cause you physical and mental harm.

Let me also share with you some very sobering statistics sent to me from the "Tacoma News Tribune's" editorial page.

"The Center for Responsible Lending, a nonprofit organization that tracks this issue, says the average **payday borrower winds up paying \$800 on a \$325 loan.** And that's just an average.

"It's common to hear of strapped young military personnel owing thousands of dollars on loans that were originally for hundreds of dollars."

Warriors, this just makes no sense to me at all. Before you get to this point, TALK



to somebody. The command financial specialist, your chief, your LPO, the chaplain, a peer, anyone but that payday pirate who is waiting for you outside the gate.

You chiefs, LPOs and divisions officers should discuss this at every opportunity and by being proactive you will not become reactive. Some of the recommended things you should consider are as follows:

--Inform leadership when making a big purchase or if you are thinking of using a payday lender.

--Use the resources available to you to make an informed decision. (Your CPO or Division Officer, Command Financial Specialists, Fleet/Family Support Center has several programs to ensure your success)

--Live within your means ... do you really need the new truck? I drive a '95 Mazda.

-- When you need credit, shop carefully. Compare offers. Look for the credit offer with the lowest APR - consider a small loan from your credit union or small loan company, or a loan from family or friends.

-- Compare the APR and the finance

## Local News

### Safety

*Continued from page 1*

Abraham Lincoln Carrier Strike Group, Rear Adm. John W. Goodwin, the stand down was expanded to encompass all the ships of the strike group, as well as the squadrons of Carrier Air Wing Two.

Aircraft safety, including hands-on training regarding Foreign Object Damage, or FOD, was provided by Lincoln's Air Department. Departments and squadrons were mustered in the hangar bay and on the flight deck to perform a FOD walk down while the importance of keeping the hangar bay and flight deck free of debris that could be picked up by and cause damage to a jet engine was explained on the public address system.

Each department and division, as well as the squadrons aboard Lincoln, were mustered together to view a 40-minute long safety video produced by the Lincoln Safety Department and Lincoln's Media Department. The video was unique, according to Johnson.

"We took a different approach this time," he said. "The video was purely composed of Strike Group Sailors talking to other Sailors about some mishaps they had so that we could have peer-to-peer education.

"A large number of the crew was riveted to the tape because they were able to see their peers discuss their mishaps, the causes of it and ways to prevent it.

"I think that it had a more positive impact than the standard Navy safety videos that we show people over and over again." He added.

It can be a challenge to keep Sailors safe on a command such as Lincoln.

"One of the things that we often talk about is that there is a huge turnover on this ship," Johnson explained. "We average about five new Sailors a day.

"With that constant turnover, safety has to be constant, it has to be repeated so that each of our new Sailors understand the inherent hazards that exist on an aircraft carrier.

"One of the things we constantly stress is Operational Risk Management. It allows the Sailors to take a measured and specific approach to their daily conduct not only in the professional lives, but in their personal lives."

Johnson explained that one of his goal was that ORM be a part of everything a Sailor does on board, whether it be working on the mess deck or on the flight deck, or even going on liberty in a foreign port.

"My number one concern is empowering each individual Sailor to take each evolution one step at a time. I really want to make it known that each Sailor has to take a personal responsibility for their own safety.

"But also, supervision is the number one key to preventing mishaps on board. It is also a priority to hold the khaki accountable for proper supervision," he said.

According to Aviation Ordnanceman (AW) Richard Anderson, of Fighter Attack Squadron 131, having a strike group-wide stand down was helpful.

"We could actually interact with the ship and show them [safety while operating around aircraft]. It helps us get the word out," he added. Toward the end of the stand down, static displays by each squadron and the departments of the ship gave ALCSSG Sailors the opportunity to see what they hear about from safety petty officers all the time.

"Instead of having to go out and talk to each individual on at a time, and tell them, we can point it out in one lump sum."

The day, which kicked off with Capt. C. A. McCawley speaking to the crew over the ship's public announcing system about the importance of safety wrapped up as it began; with the safety stand down video airing on shipboard TV for the benefit of the night crew.

#### USS Abraham Lincoln Safety Department's

### Safety Sailor of the Week



Lincoln's Safety Department found ASAA Alex Boschma, of Abe's AIMD/I-M4 Department, using proper Operational Risk Management (ORM) while performing maintenance work with a portable drill. Boschma wore the proper Protective Equipment (Safety goggles and single hearing protection) in order to get the job done safely and efficiently.

Thanks to Boschma for taking such care with his safety. Boschma's attention to detail and obvious concern for his safety makes him this week's "Safety Sailor of the Week".

**ASAA Alex Boschma**

## Local News

### RSEP

*Continued from page 1*

"There are briefs for everywhere Navy forces go to," said Loeffler. "The briefs help raise regional awareness for a country's history, political and economic situation, what influence the United States has in the area, current issues and cultural awareness and diplomacy."

Loeffler added when Sailors visited foreign ports, they are acting as diplomats for the United States and that by attending

these briefs they realize that fact and become better diplomats.

The information put out, left an impression on both Lincoln and air wing Sailors.

"I think it's important for everyone to be here at these briefs," said Intelligence Specialist 2<sup>nd</sup> Class Richard Jensen, of Strike Fighter Squadron (VFA) 34. "They can get a better understanding of the Navy's mission and [that of] other U.S. forces as well."

Jensen wasn't the only one impressed with the brief.

"The subjects covered definitely impact the things we do," said Intelligence Specialist 1<sup>st</sup> Class (SW) Jeremy Heyer from Operation's OZ division. "The brief was a look at the big picture on world events. It was definitely a neat way to look at things going on."

Sailors wanting watch the briefs can tune into channel five for a schedule of times.



**Bored?**  
Why not make a  
movie request?

Send an email to  
[movie\\_requests@lincoln.navy.mil](mailto:movie_requests@lincoln.navy.mil)

**Want more information  
about filing taxes?**

Sign up for an appointment with a  
VITA volunteer at the ship's Learning  
Resource Center or the Legal office.

### FLTCM

*Continued from page 3*

charge (which includes loan fees, interest and other types of credit costs) of credit offers to get the lowest cost.

-- Ask your creditors for more time to pay your bills. Find out what they will charge - as a late charge, an additional finance charge or a higher interest rate.

-- Make a realistic budget and figure your monthly and daily expenditures. Avoid unnecessary purchases - even small daily items. Also, build savings -

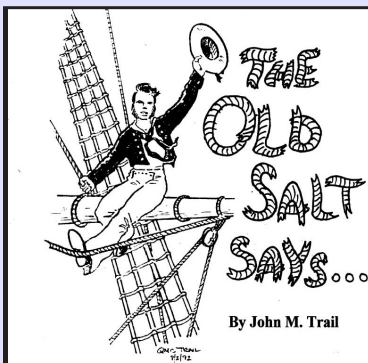
even small deposits can help - to avoid borrowing for emergencies or unexpected expenses.

-- If you need help on debt repayment or developing a budget, contact your local Fleet and Family Support Centers (FFSC) or command CFS. FFSC currently has some outstanding classes; maybe you can incorporate as part of indoc for both the military member and the spouse.

OK, I'm off the IMC. I think it's clear that I'm 110 percent against this practice and want to ensure you don't end up in

financial distress. So next time money's a little tight, go talk to an expert to help you find a way other than the payday pirate. I know you'll make the right choice. Hoo-yah!

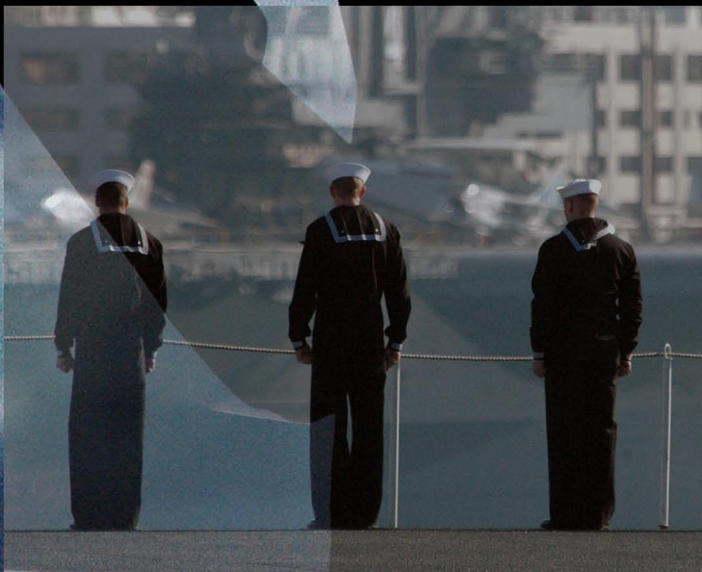
Fleet Tip: I recently found an outstanding website [www.militarymoney.com](http://www.militarymoney.com), and I think this site would be worth a visit. Once on the site, look at the departments section and click on money. You will see an article called, "Caught in a Debt Trap." This will open your eyes! GOOD LUCK!



## "Bitter End"

As any able bodied Seaman can tell you, a turn of a line around a bitt, those wooden, iron or steel posts secured to the ships deck, are called a "bitter or bitts", thus the last of the line secured to the bitts is known as the "bitter end." Nautical usage has somewhat expanded the original definition in that today, the end of any line, secured to bitts or not, is called the "Bitter end." The landlubbing phrases "sticking to the bitter end" and "faithful to the bitter end" are derivations of the nautical term and refer to anyone who insists on adhering to a course of action without regard to the consequences.





# Manning the Rails

photos by PHAN Justin R. Blake, PHAN Mary Guiney, PHAN Geoffery Lewis



## Local News

# Lincoln Sailors Stay Connected to Family during Deployment

By MC1(SW) JOAQUIN JUATAI  
Penny Press staff

Sailors aboard USS Abraham Lincoln (CVN 72) have many challenges facing them while on deployment. One of the biggest of those challenges is staying in touch with their families in meaningful ways. That's where United Through Reading (UTR) comes in.

UTR is a quality-of-life program for all deployed military families designed to help keep deployed parents and their children connected while separated during long deployments through the medium of reading books aloud on video, according to the UTR Web site.

"United Through Reading has been around since 1999. It's been available to shore commands, overseas commands and sea commands like the carriers," said Lincoln's UTR coordinator, Aviation Ordnanceman 1<sup>st</sup> Class (AW) Phillip Durio.

"It's an opportunity for Sailors like ourselves to keep in touch with our families," he added.

In addition to reading books for their children, Sailors may add any personal greetings they like, or they can just talk to their families on tape. Then, they mail the video home for their family to watch; it's as simple as that.

Actually, there is a little more coordination involved: the program has proved so popular among other ships, as it was aboard Lincoln during the 2004-05 surge deployment, that a watch bill of volunteers to run the cameras has to be developed, and sign-up sheets to participate maintained.

"Sailors get a thirty-minute segment [of time] to tape themselves reading a children's story book," said Durio. Aboard Lincoln UTR is taping directly to mini-DVD, a format usable in most DVD players, and much less expensive to mail home.

Volunteers are running tapings three-times per week, Monday, Wednesday and Friday from 8:00 am to 12:00 pm. Sailors can sign up for 30-minute taping sessions, and can either read their own books, or one of more than 150 donated to the ship by UTR.

"We're hoping, as participation increases, to add more time slots into that," Durio added. Representatives from Carrier Air Wing TWO have already come forward to volunteer their time to the program, and discussion of increasing the times for recording has begun.

The Everett Council of the Navy League donated two mini-



Photo by MC1(SW) Joaquin Juatai

**AO1(AW) Phillip Durio is the volunteer coordinator for the United Through Reading (UTR) program aboard Lincoln. The UTR program gives Sailors the opportunity to record themselves reading to their families on camera.**

DVD cameras to the ship for the program. Lincoln MWR purchased a tripod for the camera, and the DVDs to sell to Sailors at a reduced price to record their stories.

"I'm really looking forward to it," said Durio, who has children himself. "My last couple of deployments, all we had was e-mail and Sailorphones. I think this will be a good opportunity for us to communicate.

"My son is nine, and I told him about the program and he's really, really happy he'll be able to see me on video. That's something I never thought of, that a child of his age would think that seeing me on video would be exciting."

Sign-ups for UTR time slots will be held in deckhouse three, located at 1-180-1-C, during tapings, and in the library any other time of the day. Sailors will record their messages on mini-DVD in the Lincoln Room, located off of deckhouse three. Mini-DVDs can be purchased from MWR for \$2.00 a piece. If you need any more information about UTR, please contact Durio at ext. 6223.

## Local News

### NMCRS Update!

The drive has already started! With your strong, generous support of the 2006 fund drive, the Relief Society will continue its good work and will be there to help our Sailors, Marines, and their families in need. Since the turn of the century, contributions to the Navy-Marine Relief Society have continued to grow each year. In 2005, your generosity resulted in donations of 10.7 million dollars. For more information talk to your divisional NMCRS Rep.

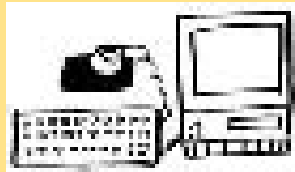
### Sea Enterprise Essay Contest



Admiral Clarke envisioned Sea Enterprise, the U.S. Naval Institute-sponsored essay contest, as an essential

pillar of his overall Navy strategy. Just as Sea Warrior provides the right Sailor, Sea Enterprise provides the means to have that Sailor properly trained and educated, serving on the right platform with the right capability. It is important that the enlisted voice is heard on this subject.

The U. S. Naval Institute-sponsored essay contest deadline is now extended to March 31, 2006. The contest has a \$15,000 first prize, \$10,000, Second Prize, and \$5,000 Third Prize. Rules and other information can be found at [www.usni.org/contests/seaenterpriseessay.htm](http://www.usni.org/contests/seaenterpriseessay.htm)



### Updated

### Worship Schedule

#### Inport:

##### Monday - Friday

10:30 a.m. Roman Catholic Mass	Chapel
--------------------------------	--------

##### Sunday

9 a.m. Protestant Worship	Chapel
5:30 p.m. Roman Catholic Mass	Chapel

#### At Sea:

##### Monday - Friday

10:30 a.m. Roman Catholic Mass	Chapel
9:15 p.m. Catholic Rosary	Chapel

##### Monday

7 p.m. LDS Evening Service	Chapel
----------------------------	--------

##### Tuesday

12 p.m. All Hands Bible Study I	Chapel
---------------------------------	--------

##### Wednesday

7 p.m. Catholic RCIA	Chapel
----------------------	--------

##### Thursday

8 p.m. All Hands Bible Study II	Chapel
---------------------------------	--------

##### Friday

12:30 p.m. Muslim Prayer Service	Chapel
8 p.m. All hands Prayer Meeting	Chapel

##### Saturday

9 a.m. Jewish Shabbat Service	Chapel
4 p.m. Roman Catholic Mass	Chapel
7:30 p.m. Gospel Prayer Meeting	Chapel
8 p.m. Wicca Discussion Meeting	Chapel

##### Sunday

9 a.m. Protestant Worship	Foc'sle
10:30 a.m. Roman Catholic Mass	Foc'sle
11 a.m. Latter Day Saints	Chapel
7:30 p.m. Gospel Worship	1st Class Mess

**Contact the Command Religious Ministries Department at J-7821 with any questions.**



## Local News

# Calling All Music Lovers!

By MC2 MICHAEL HART  
Penny Press staff

Punk, alternative, rock, hip-hop, country and heavy metal are all types of music that would probably never be played on one radio station in the civilian world. But there is one station that plays them all, from the White Stripes to Kenny Chesney: Lincoln's KRUZ radio features shows that vary as wildly as the musical tastes of the on air disk jockeys.

But KRUZ radio on SITE TV Channel 9 is missing a key ingredient: volunteer disk jockeys (DJs) to help fill the broadcast day.

"Well, bottom line is that we don't have enough trained DJs to run a radio station full time," said Mass Communications Specialist 1<sup>st</sup> Class (SW) Joaquin Juatai, Media Department's leading petty officer and KRUZ broadcast director. "By training and scheduling volunteer DJs, we can fill more time and provide more musical variety for the crew because each DJ has his or her own taste in music."

KRUZ radio, unlike corporate radio in the civilian world, allows DJs to choose which songs and bands they play, how often the songs are played and how many requests they play.

Having a radio show can also be therapeutic for Sailors underway.

"My show keeps me from going crazy," said Airman Joe Jones, host of the Big Tex show every day from 2 to 4pm. "It's my therapy."

Jones added that he enjoys doing radio so much, he's decided to get a degree in communications and try to be a DJ full time.

Electronic Technician 2<sup>nd</sup> Class Bryan Kopra, who's show is every Monday, Wednesday and Friday from 4 to 6pm,



Photo by MC2 Michael Hart

**Airman Joe Jones of the Big Tex show, which airs everyday from 2 p.m. until 4 p.m., hams it up during his country show. "Tex" has been a jockey for KRUZ Radio for more than a year.**

also finds radio relaxing.

"It's cool to have something that's just yours and that allows you to be creative," said Kopra. "It's also a great opportunity to spend some time with your friends. You get away from the shop for a couple of hours a few times a week and spend time playing tunes that you like and chewing the fat with people you dig."

Anyone from seaman recruit to captain can be a volunteer DJ, but despite their rank, everyone must go through the same process before going on air.

"Volunteer DJs need to do two things: first, they need to run a request chit through their chain of command asking permission to do a radio show," said Juatai. "Second, they need to do a PQS with one of the qualified Media Department DJs. The PQS is pretty simple; it's designed to make sure that the DJ is familiar with the equipment and soft-

ware, the rules for broadcasting and can develop an on-air presence that is accessible to the listening audience."

Juatai is also known as the Killa Guhrilla, and his show airs every Monday, Wednesday and Friday from 8 to 10pm on KRUZ radio.

Sailors who want to be volunteer DJ's or just want more information should contact Media Dept.'s MC2 Michael Hart or MC1(SW) Joaquin Juatai.

### Sound Interesting?

Think you have what it takes to be a DJ? Even if you don't, why not check it out? Give MC2 Hart a call at J-441 or J-354.

## Local News



# Shipmates

The strength of a warship lies in the hearts and hands of its crew



Photo by MCSN James Evans

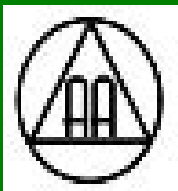
Aviation Structural Mechanic Airman Allen Strohm wipes excess grease from the landing gear of an E-2C Hawkeye of Carrier Airborne Early Warning Squadron One One Six (VAW-116) the "Sun Kings", after performing routine maintenance in the hangar bay of USS Abraham Lincoln (CVN-72), March 6, 2006.

## Editor's Top 10

### Best things about being on deployment

10. It combines all the excitement of going on a cruise with the fun of living at the airport.
9. The best alarm clock ever: the roar of an F-18 Super Hornet.
8. Can anyone say "Flight Deck Roller Disco?"
7. Feel like sushi? Send a pilot to Japan for takeout.
6. Always wanted to be Tom Cruise? When everyone's asleep you can climb in one of the planes and pretend you are.
5. Who else gets to describe their residence as "Nimitz-class"?
4. The weekly karaoke tournaments.
3. All-you-can-drink jet fuel.
2. If you ever have an aircraft that needs carrying, you're in luck.
1. You can get both seasick and airsick at the same time.

## Recovery at Sea



The Recovery at Sea group of Alcoholics Anonymous (AA) meets every Monday, Wednesday, and Friday at 8 p.m. underway and

10 a.m. in port. The meeting is held in the Medical Conference room just forward of the anchor windless. You do not have to be an alcoholic to attend. Contact DAPA or SARP office for more information.